

Making your money work harder

Half of deposit account holders not happy with returns, study finds¹

If your money is sitting on deposit, it may not be working as hard as it could be, so it may be worth seeing why over 45,000 investors have chosen Irish Life MAPS, multi asset portfolio funds on Irish Life's investment plans.

Did you know, just under half of us (47 per cent) have a deposit account, with an average amount of €32,000? And among those account holders, 46 per cent are concerned that their money is not working as hard as it could be, with over half claiming they are unhappy with the returns they receive. Despite the amount of money on deposit, less than half of Irish adults claim to have invested any money previously.¹

There are several reasons why people may be slow to invest. Of those who haven't invested, some 35 per cent are unsure about what type of investment would suit them best and 27 per cent wouldn't know what type of returns to expect. Among those who have invested, 'wanting my money to grow' is cited as the main motivation for investing (78 per cent).¹

Ireland's No.1* for Investments

Whether you're saving for short or long-term goals, it is always sensible to have some money on deposit, where you can access it if you need it. However, if your money is just sitting on deposit it



may not be working as hard as it could be. As Ireland's number 1* company for investments, that's where Irish Life could help.

With Irish Life MAPS, you can start investing with a relatively small amount of money, a lump sum or a series of regular amounts. Your money is spread across a number of asset types such as shares, property, bonds or commodities, which have the potential to grow at a faster rate than inflation. This means the value of your investment has the opportunity to generate a higher return over the longer-term. Naturally, funds with a higher potential for growth, also have a greater potential for loss. So, that's why Irish Life has a range of options to suit your needs.

Finding the option to suit you

There's five Irish Life MAPS funds developed to suit the

needs of different types of investors from the conservative to the more adventurous. For example, if your investor type is "Balanced" you accept that to achieve a good potential return there would be some movement up and down in the value of your investment from time to time and Irish Life MAPS fund 4 could be the best match. However, if you tend to lean towards a more cautious approach when it comes to investing your money, Irish Life MAPS Fund 3 may be a better fit as it aims to have a larger proportion invested in cash and bonds and a lower allocation to more risky asset types such as shares and property.

Those who feel more experienced and are more adventurous when it comes to investing may be best matched with Irish Life MAPS 5 or 6. Both of these funds aim to have a bigger allocation to assets such as shares and property, where

the risks may be greater, but the potential returns can be higher also.

Ireland's largest retail multi-asset funds

Teresa Carolan, Investment Funds Manager at Irish Life said: "With interest rates hitting lows of 0.1% over the last 12 months, people are considering investments again. In that time the number of individual investors in Irish Life MAPS has grown by over 40% and the value of investments in the funds has increased by over €1 billion – that's equal to over €20 million a week on average."

"Three-quarters of investors are in our medium risk funds, Irish Life MAP3 and Irish Life MAP4. Since they were launched, these two funds are up 20% and 30%, respectively. While past performance isn't a guide to future performance, these returns are very strong."

Irish Life's Investment Manager will look after all of these funds throughout. This means that you don't have to worry about switching your fund, once your appetite for risk doesn't change. Whichever fund you choose, with Irish Life MAPS, your personal preferences and investment needs are the central focus – so you can easily find the right fund to help you reach your financial goals.

To discover your investor type and start your journey with Irish Life MAPS today see irishlife.ie

Warning: The value of your investment may go down as well as up.
Warning: If you invest in these funds you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: These funds may be affected by changes in currency exchange rates.

^{*}Irish Life is No.1 for investments based on market share for unit-linked investment 2016.
¹Irish Life Research October 2016. All other information April 2017.
 Irish Life Assurance plc is regulated by the Central Bank of Ireland.

We know Irish life. We are Irish Life.



Get Comfortable Investing

It's easy to start your journey with our 3 steps to comfortable investing.

- Step 1** Try our investor profile to discover what type of investor you are
- Step 2** See which Irish Life MAPS® fund could be the best match for you
- Step 3** View the range of returns you could expect from the fund

See for yourself why over 45,000 people have already invested in Irish Life MAPS®, our multi-asset portfolio funds on our investment plans.

Go to irishlife.ie today and then ask your Financial Broker or Adviser about Irish Life MAPS®



Information correct as of April 2017.
 Irish Life Assurance plc is regulated by the Central Bank of Ireland.